



An e-publication of BIRD Kolkata

Spectrum

An assortment of learning endeavour

Address

BIRD Kolkata
Abhilasha I, 6 Royd street, Kolkata 16
Email: bird.kolkata@nabard.org

Credits

Concept and overall guidance

Dr KC Badatya
Joint Director, BIRD Kolkata

Script and inputs

Nabin Kumar Roy
FM, BIRD, Kolkata

Design and creatives

Rosehub Edutainment Pvt. Ltd.
NCL-IIT(BHU) Incubation Center, Varanasi
+91 7742464575, <http://rosehub.in>





Joint Director's message

Bankers Institute of Rural Development (BIRD), Kolkata as a training arm of National Bank for Agriculture and Rural Development (NABARD) has been striving to enrich knowledge and skill sets of various stakeholders working for agriculture and rural development. Spread over three and half decades BIRD ventured out to the trainees from Bolpur, Shantiniketan, West Bengal till 2019-20, now relocated to Kolkata and catering to the training and capacity building of Eastern and North Eastern states like Bihar, Jharkhand, Odisha, West Bengal and the whole of North Eastern States including Sikkim and A&N islands. The bouquet of programmes handled by BIRD, Kolkata, have also been evolved over the years which include subjects, issues being posed by changing paradigm of rural developmental credit eco system.

During the year 2019-20, attempts were made to extend the outreach through additions of new programmes as well as to reach out to fresh geographical regions. Programmes like “Stress management for enhancing productivity, Linking FPOs to e-NAM and commodity markets, Financing opportunities in Wadi, Off Farm PO” and Climate change became the flagship programmes. Further, the Institute extended its outreach to FPOs, CSR institutions, KVKs amongst others.

During 2019-20, the Institute organized NABARD's Foundation Day with a Seminar on Conservation of Water Resources and brought out the publication on Sustainable livelihoods Policies and Institutions (SLPI, 2019), a collection of papers on various livelihood models by the Faculty members.

Select glimpses of programmes from 2019-20 has been collated into an e-book titled as 'Spectrum'. I hope 'Spectrum' will bring to you nuances of the capacity building initiatives undertaken by this Institute.

(Dr K C Badatya)
Joint Director

India, a land as vivid as its culture has been a place of diverse agricultural practices since ages due to its blessed agro climatic terrain. With the changing outlook, there was a sin quo non for better trainings and research relating to agriculture banking and thus, Bankers Institute of Rural development (BIRD), an autonomous institution was promoted by NABARD for undertaking training, research and consultancy in the area of agriculture and rural development banking. Keeping up with this vision, two dedicated campuses have been set up which included Bolpur and Mangalore campuses.

Established in 1984, at Bolpur Shantineketan, the Institute is engaged in training and capacity building of the officials of the Rural Financial Institutions viz., Commercial Banks (CBs), Regional Rural Banks (RRBs), Cooperative Banks, Government and Non-Government organizations particularly in Eastern and North Eastern Region. It organized in-house and on-location training programmes, besides customized programmes for banks, workshops/seminars and studies of current interest, etc. with a team of committed Faculty Members who have specialized in economics, finance, project appraisal, behavioral science, banking law and practice, management and organization development and bank supervision.

Since March 2020, the Institute started operating from Kolkata and continued its endeavor in training and capacity building of bankers and other stakeholders. Let us have a glance at the programmes conducted during 2019-20.

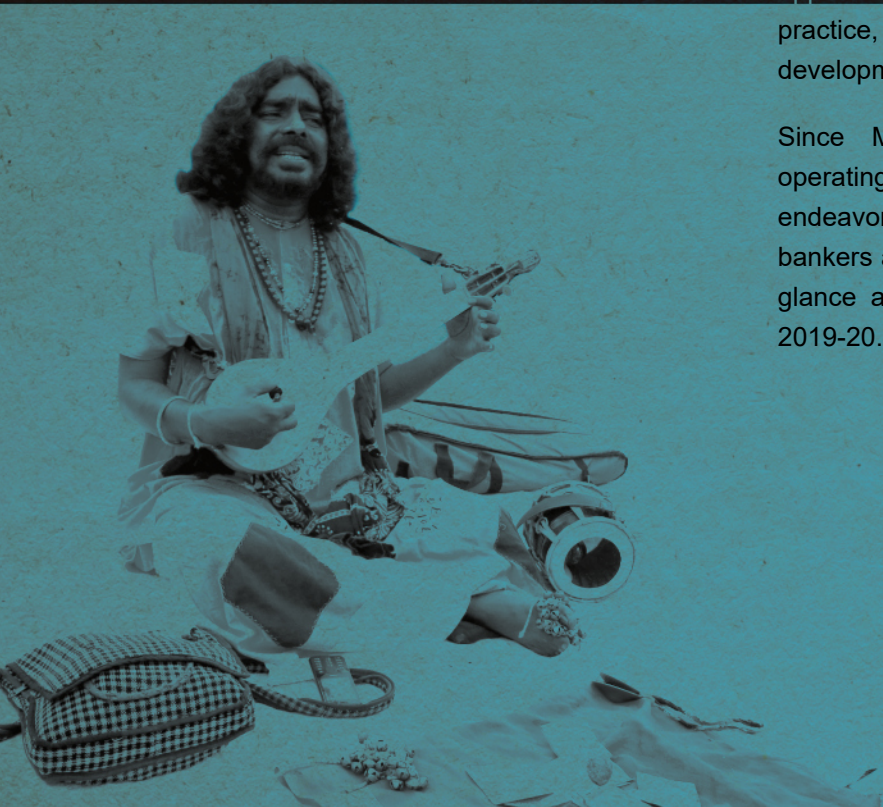
Outreach

Rural Cooperative Banks, Regional Rural Banks, Commercial Banks, Non Govt Organizations, CSR entities are some of the major clients utilizing the services of this institution for addressing the training requirements of their personnel.

BIRD Kolkata (earlier Bolpur) through an established model tries to address the capacity building needs of these institutions through programmes that are from the sponsored and priced categories.

Full time Faculty members selected amongst officers of NABARD are crafted into the mentor's role. The FMs with long association with various developmental as well as credit operations guide the participants adequately.

During over 2200 trainees from various States and organisations availed the benefit of training and capacity building through this Institute.





Livelihood Finance

NABARD has been at the forefront as a development financial institution of the nation in ushering in new models of livelihood finance spreading from the modest pilot project of Self Help Groups to supporting Agri start-ups like Farmers Producers organizations and establishing robust value chains through flagship programmes like artisans producer companies.

BIRD has been organizing a wide array of programmes for various stakeholders round the

year for disseminating knowledge through right approaches, best practices through innovations in designing programmes with a mix of classroom input sessions as well as field exposure visits.

The segment details select programmes round the year covering farmers, tribal, artisans, SHGs, digitization initiatives etc.

Programme ***Financing of FPOs for Value Chain and Processing***

Participants

Officers from various commercial banks, including RRBs, i.e., Allahabad Bank , Punjab National Bank , United Bank of India , Bank of India , UCO Bank and Bongiyo Gramin Vikas Bank attended the programme.

Venue

Midnapore, West Bengal with exposure visit to Keshpur Vivekananda Farmers Producers Company Ltd

Objectives

To understand Agri-marketing and value chain with special focus on FPOs
To enrich knowledge on FPO financing as a means to reach out to each and every farmer.

Pedagogy

Interactive sessions, case studies, sessions

by agri business experts, presentation and exposure visit

Feedback

Feedback was excellent and the programme was appreciated by all the participants.

Takeaways

Adequate knowledge about processes involved in credit appraisal and techniques in respect of FPOs.

Financing of FPOs





Financing Opportunities in Wadis

Participants

Project Implementing agencies from four States, i.e., Bihar, Jharkhand, West Bengal and Odisha.

Venue

In house Bolpur Shantiniketan and field visit to Wadi project in Birbhum

Objectives

To understand concept of WADI development and its related aspects
To acquire knowledge in latest TDF guidelines

Pedagogy

Interactive sessions, group discussions, cases and exposure visits.

Feedback

The participants expressed profound satisfaction on the programme

Takeaways

Adequate & sufficient knowledge about the TDF projects of NABARD.



Programme *Farm POs (OFPOs)*

Participants

Off Farm PO project implementing agencies along with bankers.

Venue

Bolpur Shantiniketan with exposure visit to Surul Off Farm PO project, Birbhum

Objectives

To discuss the formation and nurturing of OFPOs

To induce right approaches amongst the stakeholders regarding OFPO development

Pedagogy

Case let based discussions as well as lecture sessions by resource persons and exposure visits.

Feedback

All expressed satisfaction about the programme deliverables and opined that the inputs would lead to better grounding of the OFPO projects.

Takeaways

Adequate & sufficient knowledge about importance of Off Farm Sector in the rural economy.

Functioning of the POPI



Programme

Sustainable Rural Livelihood

Participants

Bank officers and other partner institutions

Venue

Hazaribagh, Jharkhand and exposure visit to Amnari and village Kajri, Hazaribagh

Objectives

To understand the sustainability aspects of Livelihood Projects promoted by partner institutions and financed by bankers
To give insights on approaches and issues on Sustainability

Pedagogy

Lecture sessions case exercises and exposure visit

Feedback

Expressed satisfaction on the programme and appreciated by participants.



Takeaways

Participants were imparted adequate & sufficient knowledge about nuances on various aspects related to Sustainable Rural Livelihoods.

Programme***Financing of SHGs through e-shakti portal*****Participants**

Bank officers and members of the E-Shakti Implementing Agencies (IAs) .

Venue

Bolpur Shantiniketan

Objectives

To impart extensive knowledge about the E-shakti portal.

Pedagogy

Classroom sessions related to the topic and practical input session.

Feedback

Feedback was excellent.

Takeaways

Collection of data and filling the Master data form in the E-Shakti tool version. Process of data feeding, report generation process, live demonstration and practice on generation of loan application and Management Information System (MIS).



Programme **Linking FPOs with Commodity Exchanges and e-Nam**

(FPOs: Comex & eNam)

Participants

CEOs / BoDs of FPOs/Cs attended the programme

Venue

Bolpur Shantiniketan and Exposure visit to Sukanya Pan India Farmers Producers Company Ltd, Bolpur and the e-NAM centre at Mohammad Bazar Krishak mandi.

Objectives

To understand "Linking of FPOs with Commodity Exchanges and e-Nam (FPOs: Comex & eNam)

To dwell upon issues and challenges as well as basic know how about linkages to these markets

Pedagogy

Lecture sessions, case discussions & exposure visits.

Feedback

The participants thanked BIRD for the inputs during the programme and expressed desire to undergo further training in marketing related programmes for FPOs.

Takeaways

Knowledge about the concept and relevance of FPOs /Cs in the agri value chain.

Legal compliances of FPOs /Cs,
Various modalities of linking of FPOs with commodity exchange.



Programme

Business Diversification for Cooperatives

(Raiganj, North Dinazpur & Krishnanagar, Nadia, West Bengal).

Participants

Officers from Nadia District Central Cooperative Bank (NDCCB) Raiganj DCCB North Dinazpur attended the programme

Venue

Raiganj, North Dinazpur & Krishnanagar, Nadia, West Bengal.

Field visit to Fish Feed unit, Rice Barn oil extraction unit, Fish hatchery and to a women milk cooperative and a poly house.

Objectives

To understand the importance of business diversification for RCBs.

To acquire knowledge on various strategies and approaches to business diversification.

Pedagogy

Classroom sessions, case exercises and exposure visits



Feedback

The participants exhibited exuberance about being able to undergo such a training programme and gave excellent feedback to the programme.

Takeaways

Knowledge about diversification as a business strategy.





Capacity building initiatives in Agriculture

Agriculture continues to play a major role in rural economic development and with the challenges like Climate Change, keeping agriculture activities remunerative is emerging as an area of concern.

BIRD has been regularly organizing programmes focusing on income augmentation of farmers with adequate institutional finance.

The segment consolidates BIRD's efforts through various programmes organised during 2019-20.



Programme *Area Development Schemes*

Participants

Bank officers from RRBs and RCBs from Jharkhand, Bihar and West Bengal.

Venue

Bolpur Shantiniketan.

Objectives

To address the skill gap among bankers to get insight on financial appraisal of agricultural projects

Pedagogy

Classroom sessions and exposure visits.

Feedback

The participants appreciated the programme and showed great enthusiasm and keenness to promote Area Development Scheme.

Takeaway

Knowledge on Area Development Scheme
Financial appraisal of Agricultural projects



Programme
***Climate Change and its
 impact on Agriculture***

Participants

Bank officers and developmental agencies representing West Bengal, Bihar, Odisha and Jharkhand.

Venue

Bolpur Shantiniketan and exposure visit to Farmers Training Centre, Sekhampur, Birbhum

Objectives

To create awareness as also impart knowledge on impact of climate change
 To develop skills on identification of adaption and mitigation projects.

Pedagogy

Classroom sessions and exposure visits.

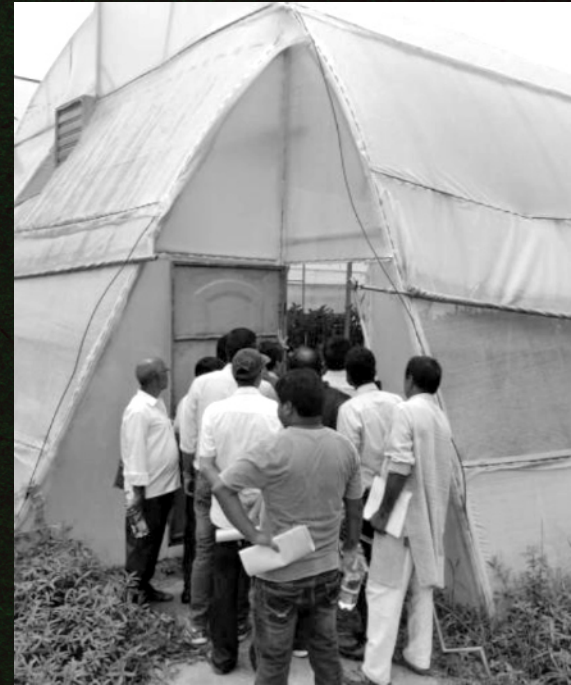
Feedback

Appreciated the programme and feedback was excellent.



Takeaways

Step wise process involved in selection of climate resilient new strains of paddy through field trial
 Knowledge on climate change adaptation and mitigation aspects



Programme***Doubling of Farmers Income***

Role of Co-operatives in priority sector lending
Hi tech Agriculture, Agriculture and Allied activities, etc.

Participants

Bank officers from Rural Cooperative Banks

Venue

Rajgir, Bihar with exposure visit to Madhopur,
FPO, Biharsarif

Objectives

To get insight on strategies for doubling of
farmers income

To understand the role of banks in augmenting
the Farmers Income.

Pedagogy

Classroom sessions, demonstrations and
exposure visit

Feedback

The program was well received by participants
and programme feedback was excellent.

Takeaways

Knowledge about rural credit scenario and
importance of cooperative credit institutions



Programme *Financing MSMEs*

Participants

Bank officers from Mizoram, Jharkhand, Chhatisgarh and Odisha

Venue

Bhubaneswar and exposure visit to a MSME unit financed by Odisha Gramin Bank, Bhubaneswar

Objectives

To understand Financing MSMEs: Bankers' Perspective
To get knowledge on financing MSMEs"
Appraisal aspects of MSME projects

Pedagogy

Classroom sessions, group exercises and exposure visit

Feedback

Participants appreciated the inputs provided during the programme, and gave excellent feedback

Takeaways

Innovative business enhancing tools for up-scaling credit flow to MSME sector.
Role of Fin-techs in MSME financing





Customized priced programmes

BIRD has been approached by various client institutions for designing and organizing programmes tailor made to suit the requirements of a particular institution. Such programmes transgress the conventional boundaries in terms of coverage and therefore such programmes are customized and priced. These programmes give an opportunity to

BIRD to reach out to hitherto unserved clients.

BIRD during 2019-20 could organize many such programmes for client institutions covering FPOs / POPIs / Banks and NGOs.

The segment is a see through on few major programmes.



Venue

Aizawl

Objectives

To impart right skill sets to the officers of the banks in discharging their duties at the branch level.

To give knowledge on financing Agriculture, allied sectors, housing & MSMEs.

Pedagogy

Classroom sessions, group tasks as well as case exercises.

Feedback

Excellent appreciation for the programme was received from the participants. There was a general desire for undergoing regular training programme through BIRD Kolkata.

Takeaways

Knowledge about Project appraisal, MSME Finance, Small Road transport operators, housing finance, financing FPOs. Group financing like SHGs, JLGs, NRLM and other flagship Govt sponsored programmes.



Programme *Financing Agriculture and Allied Activities, Housing and MSMEs*

Participants

Officers from Mizoram Rural Bank participated in the twin programmes



Programme **Natural Resources Management**

Watershed & Wadi approaches Training

Participants

Programme implementors of Watershed and Wadi project areas from Sonbhadra

Venue

Myorpur, Renukoot, Sonbhadra

Objectives

The program was organised to enhance the

knowledge and skill base of the ground level staff.

Pedagogy

Classroom sessions, group discussion, tasks and exposure visits.

Feedback

Participants found the session very informative.

Takeaways

Basic approaches on watershed and wadi, Knowhow on various watershed structures as well as wadi interventions.



Programme
***Stress management for
 increasing productivity***
 for CEO'S of RCBs, West Bengal

Venue
 Darjeeling, West Bengal

Objectives
 To understand Stress and its linkage to overall productivity.

Pedagogy
 Classroom sessions, role plays and group discussions

Feedback
 Participants expressed great enthusiasm for the programme and urged for more such programmes in future.

Takeaways
 Understanding of Stress and ways to overcoming Stress



Programme **NPA and Recovery Management**

Participants

RRB officers from Assam, Chhatisgarh, Bihar, Jharkhand and West Bengal

Venue

Bolpur, Shantiniketan.

Objectives

To understand concepts related to NPA.
To acquire knowledge on strategies, norms &

guidelines on NPA and income recognition in banks.

Pedagogy

Classroom sessions, group discussions and sessions by domain experts.

Feedback

Appreciated for contents, course design and sessions by domain experts

Takeaways

Prudential Norms, CRAR estimation process, Guidelines on NPA Management, Documentation, Legal Aspects and Recovery Management.





Client Consultation and networking

BIRD Kolkata makes efforts to understand the changing training paradigm of client institutions and in order to garner feedback conferences and consultative meets are organized.

During 2019-20 Conference of Chairmen RRB, Conference for CEOs of Rural Cooperative Banks were organized. A Client Consultative

Committee meeting was convened to discuss the suggestions and finalise the training Calendar for 2020-21.

The segment captures some of the highlights of these events.



Programme
8th Annual Meeting of the
Client Consultation
Committee (CCC)

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Programme

Conference of Chairmen of RRBs

Participants

Chairmen of RRBs spread across Eastern and North Eastern States

Venue

Bolpur Shantiniketan

Objectives

- a) To identify training and capacity building needs for business growth and inclusive finance
- b) To understand perspectives on human resource aspects viz training and capacity

building and challenges

- c) To develop aptitude on adaptive leadership and motivation

Pedagogy

Address on Joint Director on training requirements

Sessions on Financing FPOs

Session on Leadership development

Feedback

Delegates expressed happiness for having attending the event and appreciated the sessions.

Takeaways

Training needs assessment by RRBs

Financing of FPOs

Leadership Development



Programme

Consultative conference of CEOs/GMs of RCBs

Participants

CEOs/GMs of Rural Cooperative Banks (RCBs) from Eastern and North Eastern States attended the event

Venue

Bolpur, Shantiniketan

Objectives

- a) To identify training and capacity building needs for business growth
- b) To discuss training gaps in RCBs.

Pedagogy

Address by Joint Director on training needs of



RCBs

Panel discussion on capacity building gaps

Feedback

The participants expressed satisfaction for the event and it was well received by all.



Miscellaneous Collage of activities

BIRD celebrated with fervor Independence Day, republic day as well as International yoga Day. Further, NABARD Foundation day was organized with a seminar on Conservation of water resources. A booklet titled "Sustainable Livelihoods Policies and Issues" was released. Besides, BIRD also witnessed programmes by

Rajbhasha Vibhag as well as NABARD Sports and Recreation Club.

The segment presents collage of activities at BIRD during 2019-20.



Programme

38th Foundation Day of NABARD

Seminar on

Conservation of Water Resources

Participants

Professors and scholars from Visva-Bharati, Bankers, representatives from partner institutions and NGOs.

Venue

Conference Hall of Visva-Bharati, Santiniketan

Objectives

To understand importance of water conservation and agriculture and role of NABARD on conservation of water.

Pedagogy

Keynote address, case studies, presentations and panel discussion by Subject specialists and practitioners.

Feedback

The event was engaging for the participants and well appreciated.

Takeaways

Knowledge about sustainable measures for conservation of water resources.



Programme *Use of Digital platform for Entry-Exit test*

BIRD in order to adapt to the digital interface introduced Entry- Exit Tests for all its programmes. The real time evaluation helped in identifying improvement points in structure and design of the programmes.

The initiative was appreciated by all as it provided an alternative and economized the use of papers and it was an opportunity to work in computerized environment with empowering experience at the level of many participants.





Book release on ***Sustainable Livelihood Policy & Institutions***

BIRD, Bolpur has been playing an effective role in skill and capacity building of bankers, Partner Institutions State Governments particularly, in Eastern and North-eastern region of India. The socio-eco profile of the States in the regions

emphasizes that the regions under its jurisdiction should focus more on skill and capacity building on livelihood finance as also sustainable rural livelihood enhancement/promotion strategies. BIRD Bolpur brought out a book on “Sustainable Livelihood Policy & Institutions” containing papers on Doubling of Farmer’s Income and livelihood enhancement strategies, financial inclusion, NABARD’s role on sustainable rural livelihoods, FPOs, MSMEs, etc. The publication was released on 12 July 2019 during the NABARD Foundation Day.



न चोराहार्यम् न च राजहार्यमां,
न भ्रातृभाज्यं न च भास्कारि।
व्यये कृते वर्धत एव नित्यं,
विद्यार्धनं सर्वधनप्रधानम्॥

जिसे न चोर चुरा सकते हैं, न राजा हरण कर सकता है, न भाई बँटा सकते हैं,
जो न भार स्वरूप ही है, जो नित्य खर्च करने पर भी बढ़ता है, ऐसा विद्या धन सभी धनों में प्रधान है।

It cannot be stolen by thieves, nor can it be taken away by the kings.
It cannot be divided among brothers, it does not have a weight.
If spent regularly, it always keeps growing. The wealth of knowledge
is the most superior wealth of all!



Bankers Institute of Rural Development

Abhilasha 1, 6 Royd street, kolkata-700016

Telephone- (033)2226794

Email- bird.kolkata@nabard.org